



Department of the Navy Civilian Benefits Center

Special Retirement Provisions For Federal Employees Retirement System (FERS) Firefighters

Purpose of the Special Retirement Provisions

The special retirement provisions for firefighters allow early retirement based on the determination that these positions should be composed of young men and women physically capable of meeting the vigorous demands of the occupations that are far more taxing physically than most in the Federal service.

The provisions allow for an enhanced method of computing the amount of annuity in order to make an earlier retirement (with resultant shorter service) economically possible. To meet the goal of maintaining a younger and vigorous work force, employees in special retirement positions are subject to mandatory separation when age and length of service requirements are met.

Creditable Firefighter Service

Two types of firefighter positions are creditable under the FERS special retirement provisions:

Rigorous Position is a position whose primary duties are to perform work directly connected with controlling and extinguishing fire or maintaining and using firefighting apparatus and equipment.

Secondary Position is a position that is:

1. Clearly in the firefighting field and
2. In an organization having a firefighting mission; and is either
 - a. Supervisory - i.e., a position whose primary duties are as a first level supervisor of firefighters in rigorous positions; or
 - b. Administrative - i.e., an executive, managerial, technical, semiprofessional or professional position for which experience in a rigorous firefighting position, or equivalent experience outside the Federal government, is a mandatory prerequisite.

An employee's service in a secondary position is covered under the special retirement provisions if:

1. The employee is transferred directly, without a break in service exceeding 3 days, from rigorous to a secondary position, and
2. The employee has completed 3 years of service in a rigorous position, and
3. The employee has been continuously employed in secondary positions since transferring from a rigorous position without a break in service exceeding 3 days.

NOTE: If an employee does not meet all the requirements listed above when moving from a rigorous position to a secondary position, the employee will not be covered by the special retirement provisions. The employee's retirement coverage will be changed to regular

retirement. Employees should consider these requirements before moving to a secondary position.

Eligibility for Special Retirement

An employee who is covered by the special retirement provisions may retire voluntarily with a special annuity computation at:

1. Age 50 with at least 20 years of creditable service as a firefighter, or
2. At any age with 25 years of creditable firefighter service.

Military service cannot be used to meet the minimum service requirements. The minimum age and service requirements apply even if you retire involuntarily or due to disability.

You do not need to separate from a special retirement covered position at the time of your retirement. After you accumulate 20 years of firefighter service, you can move to a regular position and still receive the special retirement computation.

Retirement Withholdings

The retirement code is listed on the employee's SF 50 Notification of Personnel Action in Block 30. The retirement code is also listed on the employee's biweekly leave and earnings statement in the "Deductions" block. The special retirement code for FERS employees is M – FERS and FICA – Special.

A FERS employee covered by the special retirement provisions contributes 1.3% of base pay to the FERS Retirement Fund plus 1.45% to Medicare, plus 6.2% to the Social Security's Old-Age, Survivor and Disability Insurance (OASDI).

Mandatory Separation

An employee who occupies a special retirement position is subject to mandatory separation when all the following minimum conditions are met:

- (a) Age 57,
- (b) Completion of 20 years creditable service as a law enforcement officer or firefighter,

Mandatory separation is effective on the last day of the month in which the minimum conditions are met. Employees who are subject to mandatory separation are given a notice period of at least 60 days.

Computation of Annuity

The basic annuity for an employee eligible to retire under the special retirement provisions is computed as follows:

1.7% X high 3 average salary X years of service up to 20 years, plus

1.0% X high 3 average salary X years and months of service over 20 years.

The retiree also receives an immediate annuity supplement until age 62.

Additional Information

If you have questions please call the Benefits Line at 888-320-2917 and select menu option #4 to speak with a Customer Service Representative (CSR). CSRs are available from 7:30 a.m. until 7:30 p.m., Eastern Time, Monday through Friday, except on federal holidays. The TTY number for the deaf and hard of hearing is 866-359-5277. You may also email your questions to navybenefits@navy.mil.

You may access retirement information on the Civilian Benefits Center Web site at <http://www.public.navy.mil/donhr/Benefits/retirement/Pages/Default.aspx>.